

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH F. RUIZ	§	Case No. 16-80147
RENEE M. RUIZ	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/25/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 04/01/2016.
- 6) Number of months from filing or conversion to last payment: NA.
- 7) Number of months case was pending: 2.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 0.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 0.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 0.00	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 0.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 370.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD HAYWARD	Lgl	4,000.00	4,000.00	4,000.00	0.00	0.00
HEIGHTS FINANCE CORP	Sec	4,538.00	4,525.85	4,525.85	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	13,700.00	13,805.32	13,700.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	0.00	105.32	0.00	0.00
PLS	Sec	2,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Sec	231,000.00	242,602.16	231,000.00	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Uns	811.00	NA	NA	0.00	0.00
CYBRCOLLECT	Uns	60.00	NA	NA	0.00	0.00
H & R ACCOUNTS INC	Uns	325.00	NA	NA	0.00	0.00
H & R ACCOUNTS INC	Uns	2,504.00	NA	NA	0.00	0.00
LVNV FUNDING	Uns	811.00	NA	NA	0.00	0.00
MCSI-MUNICIPAL COLLECTION	Uns	200.00	NA	NA	0.00	0.00
MERRICK BANK / GEICO CARD	Uns	978.00	NA	NA	0.00	0.00
OAC	Uns	81.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Uns	0.00	307.00	307.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	4,846.55	4,846.55	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	17,357.93	17,357.93	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIGDAL LAW GROUP	Uns	0.00	590.66	590.66	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 231,000.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 18,225.85	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 249,225.85	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,846.55	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 4,846.55	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 18,360.91	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 0.00	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 0.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/22/2016

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.